

Financial Resources for Coping with COVID-19

FINANCIAL RESOURCES

If you are experiencing financial hardship due to COVID-19, you are not alone. Many government agencies and private lenders are offering leniency or increased support during this time.

Consider contacting your credit lenders, loan providers, cable & internet companies to discuss your options to defer or reduce payments. If you have federal student loans, you can choose to suspend payments through September 30, 2020.

In addition to these steps, you can also reach out to the organizations listed below for assistance.

Department of Workforce Services

- The Department of Workforce Services can help with unemployment benefits, child care, food assistance, energy assistance, & applying to medicaid. You can find more information on increased resources due to COVID-19 [here](#). Online applications are preferred as their assistance line is experiencing delays.

Fair Credit Foundation

- This nonprofit organization assists individuals experiencing financial hardship. You can learn more [here](#).

Housing

- The Governor has issued an order instituting a moratorium on residential evictions for some tenants who have been directly impacted by COVID-19. You can read more about that [here](#). If you are a renter impacted by COVID-19, you can apply for assistance through the Utah Apartment Association [here](#).
- If you own your home, contact your lender to ask about deferment or reduced payment options on your housing payments if needed.

Small Businesses

- Small business loans are available for Salt Lake City businesses. You can access information and apply [here](#).
- The US Small Business Administration also has loan information available [here](#).

- 211**
- The United Way helps to connect community members to many resources in their area. You can reach them by dialing 211 or check out their website [here](#).

WORK/LIFE BALANCE AT HOME

Many of us are working from home and trying to find balance among competing priorities. Being an employee, parent, and teacher at the same time is not possible! Please practice empathy for yourself and your family while we navigate this situation together. Remember we are all doing the best that we can.

Here are some tips that can help you to find some normalcy in this abnormal time.

1

Find a routine. Try to structure your day in a way that makes time for work, family/friends, and self-care.

2

Don't stay in your pajamas! It can be tempting to stay in loungewear all day, but clothing impacts mindset. Try to get ready for your day in the same way that you would if you were leaving the house.

3

Take breaks. Set a timer to remind you if needed. Try to move around, get away from screens, & get a drink of water. Try to have a set lunch time when possible.

4

If you are working from home, try to set up in a specific location if that's possible for you. Avoid working from the couch or bed if possible.

5

Use video in online meetings when possible - seeing others helps us to stay connected.

6

Make plans for your after-work time. Having something to look forward to can be motivating & help keep boundaries. Even better if it's a time-bound activity.